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FOR SALE

ALLEN ORGANS for home and church. For demonstration call 239-0369 (Collect) - Terms, **ROBERTS PIANO CO.** 8505 Timberlake Rd. - 460 West - Lynchburg, Va. 8-8-tf

FOR SALE: Newly Refinished Home on High Street. 2 Bedrooms, bath, living room, dining room, kitchen, utility room, half-basement. Shown by appointment. J. E. Sears & Company. Phone 352-7138. 9-8-tf

FOR SALE: 1976 Gold and White "Castle" Trailor. 2 Bedroom. Oil Heat. $55[] and take over payments. Can be seen at Parkview Trailor Park. Call 352-5074 or 352-8592. 12-29-TF

FOR SALE - Aluminum Siding, Storm Windows and Doors, Roofing, etc. Many years experience. Financing available - For details without obligation call Phillip Kitchen, Dillwyn Home Improvement Co. - 969-4017. 5-5-tf

FIREWOOD FOR SALE - Call 352-8474. 1-5-tf

1973 PINTO SW - Good Condition - Automatic - AC - Call 983-2763. 12-8-tf

27 Inch Ben Franklin Stove - 66 Inch Sink and Cabinet - Portable Dish Washer. Call 352-8282. 1-12-tf

MOVING MUST SELL
Antique Pedal Sewing Machine - $50.00
66 Chrysler - Good Running - 383 Engine and Trans. Body in Good Shape - Needs Some Work. $175.00.
Con. B— W. TV - $25.00
Small Horse, Very Well Trained - Will Pull, Part Appaloosa - $175.00
Pony, Very Well Trained - Both safe for children - $50.00. - 352-2133. 1-19-1p

FOR SALE: Maxi dresses and other clothing, sizes 12 & 14. Selling very reasonably - Slightly Used. Beautiful Home-made Crochet Bedspread - also Avacodo Trees - Make Offer - Phone 352-7053. 1-19-1t

FIREWOOD FOR SALE - $18.00 a pickup load - Call 352-7487. 1-19-2t

Special during the Month of January - 5 Lbs. Scratch Pads - TIMES-VIRGINIAN PRINTING CORP. - side entrance - lower level. 12-29-4t

HAY FOR SALE- Clover & Timothy, Orchard grass & Fescue or Clover & Alfalfa. Phone 804-845-2488. 1-19-1t

"Grapefruit Pill" with Diadax plan more convenient than grapefruits - Eat satisfying meals and lose weight. REVCO DRUG. 1-19-13p

FOR SALE - 1971 **Triumph GT6** -Good condition - Runs Good - Radial Tires - Dark Green - 52,000 Miles - Call Reid Parsons - 248-6713 - $1,250.00. 1-19-tf

FOR SALE - Red Clover Seed - Carlton Harris, Rt. 1, Pamplin, Va. Phone 248-6422 1-19-3p

FOR SALE - Ashley Heater with fan - Excellent Condition - Call 352-5772. 1-19-2p

FOR SALE -Loose Hay - Call 352-7809. 1-19-1p

FOR SALE - NEW LISTING - One of the finest homes available on Rt. 24 - Concord; situated on 2 acres wood, fence surrounding property - 3 bedrooms, fireplace, 1 car garage, partial completed basement - Built for disabled person - call for private showing - Dave Wells 384-6327; **Bryan W. Wood** - 387-7676. 1-19-1t

FOR SALE- 10 Speed Western Flyer Bicyle - $65.00 - Call 352-7698 after 6 p.m. 1-19-1t

FOR SALE- Telephones - You can now own a new telephone in your choice of colors for only $28.95. Call 352-5142 for details. 1-19-1t

Orchard Grass & Red Clover Hay - For Sale - $1.75 per bale at farm - Call Robert C. Winston - 352-7494 or 352-5400. 1-19-1p

FOR SALE: 1969 GMC Tandem Truck. Good condition. 1 Iron Heater good as new, used only 1 winter. Call 352-7975. 12-6-tf

FOR SALE: Farm located at Red House, 45 acres, 12 acres open with 2 streams and timber. No dwellings. Owner will finance. $22,500.00. Phone 248-6560. TF-10-tf

FOR SALE- Fill Dirt - Truck Load Delivery Cheap - **Carwile Construction Co., Inc.** - Phone 352-7911. 11-14-tf

FOR SALE - Concord - 5 acres, 1½ story, 8 room house, stable, barn, garage, spring in back, small downpayment and assume loan - Call Frank R. Morrison 993-2131 - 239-7632 - 846-0707. 1-5-4p

FLORIDA LOTS - for investment or future retirement in beautiful Cape Corals, Fla. and Golden Gate. Also commercial lots in Cape Kennedy - Also 70 Acre farm near Atlanta - Acquire a piece of the future with monthly payments only - Cloud Abernathy - 352-8675 after 5 p.m. 12-29-4t

FOR SALE - 1968 Pontiac LeMans - Hard Top - 4 Door - Phone 352-5787 after 5 p.m. 1-12-2p

Special during the Month of January - 5 Lbs. Scratch Pads - TIMES-VIRGINIAN PRINTING CORP. - side entrance - lower level. 12-29-4t

FOR SALE - 200 Bales, Orchard Grass, Hay - $2.00 per Bale - Call after 4 p.m. - 352-7232. 1-19-1t

FOR SALE - Black Poodle - 10 Weeks Old - Priced Reasonably - Call 352-2238. 1-19-1t

FOR SALE - 1969 Chevrolet - 2 Ton Tandem - 1972 Dodge, 2 ton, 5 speed; 1 Big Stick Wood Loader - Call 352-7701. 1-19-2p

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Fantastic values! Special Sears Fiberglass Belted Tires now at HALF PRICE! Stop by Sears in Appomattox for complete details, or call 352-8233.

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Established 1959
"We Cry For You"
We hold all kinds of auctions. If you want to have an Auction Sale, Call Us: Phone 392-3556 - Farmville, Va. AUCTIONEER: W. W. Dickerson

FOR RENT

FOR RENT - Rent new portable RINSE-N-VAC that steam cleans, rinses and vacuums carpets professionally clean - POE HDWE. CO., Inc. - Phone 352-5575. 1-19-1t

FOR RENT - Small house in Town of Appomattox - 1 - 3 room apartment upstairs; Located back of Trailer Court - See Hazel Mann - Phone 352-5538. 1-19-tf

DIAL GOOD NEWS
352-7900

PUBLIC NOTICE

The County of Appomattox is accepting applications for the following positions:

1 laborer to work under the supervision of the Public Facilities Maintenance Specialist at the Courthouse;
1 custodian to work for the Appomattox County School systems;
1 clerk-typist III to work in the Appomattox County Treasurer's Office; 1 clerk-typist III to work in the Appomattox County Commissioner of Revenue's Office;
1 deputy sheriff position to work in the Appomattox County Sheriff's Department;
1 laborer-public works to work for the Town of Appomattox.
All of the above positions will be funded under the C.E.T.A. (Comprehensive Employment and Training Act) Title II of the Public Service Employment Program.
Applications must be filed before January 26, 1978, and applicants must be certified for Title II by the Virginia Employment Commission.
Contact Mrs. Aileen Timberlake for applications and interviews at 352-8183.
1-19-2t

LOST

LOST - Small Female Beagle - Mostly Black — White with Large White Band around Neck. Small Growth in corner of eye - **REWARD** - Call 352-5093. 1-19-2t

LOST - Dogs Lost - 2 dogs - pekingese Reward - Call 248-3370. 1-19-1p

LEGAL NOTICE

VIRGINIA:
In The Circuit Court of Appomattox County
Frances C. Lipscomb, Complainant
vs.
R. T. Fitzgerald, if living and if he be dead, his heirs at law, devisisees, assignees, distributees and successors in title of the said R. T. Fitzgerald, made parties defendant by the general description of "Parties Unknown."
Defendants
ORDER OF PUBLICATION
The object of the above styled suit is to adjudge and declare that the Complainant is the owner by adverse possession of real estate formerly owned by the Defendant's. And an affidavit having been made that the Defendant, R. T. Fitzgerald, if he be living, is not a resident of the State of Virginia and whose address is unknown; and the bill stating that there are or may be persons interested in the subject matter of this suit whose names are unknown, and made parties Defendant by the general description of "Parties Unknown," such unknown parties being the heirs at law, devisees, assignees, distributees and successors in title of the said R. T. Fitzgerald.
It is ordered that the said non-resident Defendant, R. T. Fitzgerald, if he be living, and the said persons made Defendants by the general description of "Parties Unknown" do appear within ten (10) days after due publication of this Order and do what is necessary to protect their interests.
January 11, 1978
Barbara R. Williams, Clerk
Robert W. Carter
Attorney at Law
Appomattox, Virginia 24522
1-19-4t

WANTED

WANTED: Would like to lease Flue Tobacco pounds to my farm in Appomattox County. Call 248-6560. 1-5-TF

WANTED - Any Kind of Odd Jobs - Very Badly - Around Town in Appomattox - Also Wanted tools and Furniture of all kinds that any one may have and would like to give away-Must be in good condition - Write Mr. and Mrs. Morgan, P. O. Box 1053-Appomattox, Va. 24522 1-19-2p

WANTED - Would like job as live in Baby Sitter or Housekeeper - Call 352-7294. 1-19-1p

HELP WANTED

PART TIME WORK with full time earnings. Try selling Sarah Coventry Jewelry - No Investment - Kit and Material Provided - Call 352-7972 or 993-2493. 1-19-tf

HELP WANTED - Full or Part Time - Would Prefer Retired Person for Part Time - Must Have Own Transportation - No Phone Calls Will be Accepted - Apply in Person - Imperial Service Station - Rt. 460 - Appomattox between the hours of 6:30 p.m. and 2:30 p.m. Daily 1-19-1t

Large Hospital Life D.T. Insurance Co. is expanding operations in Lynchburg, Va. Positions open in Appomattox, Farmville, Bedford. Management trainee positions available. EOE - Write Mr. C. W. Turner, Reserve Life Ins. Co., Fort Hill Shopping Center, Lynchburg, Va. 24502. 1-12-3t

HOME SEWING for profit; a small local business needs people with zig-zag sewing machines who can do applique 'work at home. Payment is made by the piece, but it should be possible to earn $3.00 to $3.50 per hour. You decide how much you are willing to do per week, and materials are supplied ready-cut. Call 248-6407 after 5 p.m., or 248-5358. We need you now! 1-19-2t

HOMEWORKERS WANTED IN THIS AREA; men, women, students. No experience necessary: stuffing & addressing envelopes (Commission -(Mailers). Earn sparetime money at home. $100.00 weekly possible! SEND $1.25 (refundable) & a long, stamped, addressed envelope for details) PPS-324; 323 Franklin #804, Chicago 60606. 1-19-3p

HELP WANTED - Dozer Operator and Laborers - Apply in person after 6 p.m. - Blue Gray Stone - Route 460. 1-19-1p

WANTED TO BUY
Standing Timber
Contact
VIRGINIA FIBRE CORP.
- 933-8643 or
Warren Taylor
352-7624

Falwell Well Corp.
Well drilling, Pump installation, Water treatment systems for commercial and residential use with their in-home water analysis
846-2788 Day
846-4719 Night
Drawer 11409
Lynchburg, Va. 24506

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1st, 2nd, & 3rd Mortgage Loans.Cash to pay your bills, home improvement loans, consolidate all your bills in one monthly payment. **NO HIDDEN CHARGES.** For Free Consultation in your home Call
TED SIMS
845-2383
845-8794

SERVICES

HOUSEHOLD FURNITURE AND ESTATE APPRAISAL 26 Years Experience - Charles H. Dowdy, Jr. - **DOWDY FURNITURE CO.**, Farmville, Va. 392-3440. 5-29-tf

SEPTIC TANKS INSTALLED Darin Fields Renewed - Free Estimates - **CARWILE CONSTRUCTION CO., Inc.** - Phone 352-7911. 3-5-tf

SERVICES: Trees Topped or Taken Down - Ernest C. Baldwin 248-6121 or 248-6244. 9-15-tf

CONTRACT PAINTING - Interior and Exterior. Latex and Oil- Wall Papering -Lloyd M. Bryant and Son - Phone 352-8833, Appomattox, Va. 6-10-tf

GUITAR LESSONS. Also Banjo, Mandelip, Steel and Bass. Have Room for Five Students - Leave Name with Allen Mayberry, Dixie Blend Station for Steve Carter to call at your home - **FREE Talent Test** - Phone 1-492-4447. 1-5-3p

SERVICES: Income tax preparation. 35 years experience. By appointment only. Call Ann Staples - 352-2257 1-12-4t

For home repair needs, additions added, storm windows and doors, or roofing jobs, or complete new house. Contact Paul M. Irvin - 352-7370. 1-12-8p

SERVICES - All phases of Home Repair and Remodeling. Roofing - Siding - Electrical - Plumbing - Call 248-3353. 1-19-tf

DIAL
GOOD NEWS
352-7900
LIBERTY BAPTIST CHURCH

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Custom Building,Remodeling, Additions, Insulation, Storm Windows & Doors, Sheetrock & Textured Ceilings, Shingles, Concrete Walks Patios, Painting, Trailer Underpinning - Complete Home Improvement Service - Free Estimates and Reasonable Prices.
APPOMATTOX HOME IMPROVEMENT
J. Ronnie Guill
352-8305

REAL ESTATE APPRAISALS
For quick, efficient service contact Falling River Realty Company, Appomattox, 352-7195.

Card of Thanks

On behalf of my family I would like to take this opportunity to say a "Sincere Thank You", for the flowers, food, cards, phone calls, and other acts of kindness shown us concerning the death of my mother.

Rev. Earnie W. Lucas
1-19-1p

We would like to express our deep appreciation to friends, neighbors and relatives for cards, calls, food, flowers and all acts of kindness shown us in our bereavement.

The Family Of
Mrs. Lelia W. Davidson
1-19-1t

I wish to express my appreciation to my friends, relatives and my pastor, Rev. James Becker. Also Rev. Clarence Davis, for the visits, cards, flowers, phone calls and all acts of kindness while in the hospital and since I came home. May God richly bless and keep each of you in his care as he has me. Margaret M. Martin
1-19-1p

TEXAS OIL COMPANY
needs mature person for short trips surrounding Appomattox, contact customers, We train. Write T. L. Dick, Pres., South-western Petroleum, Ft. Worth, Tx.

PUBLIC NOTICE

PUBLIC-Please take notice on the 19 day of January, 1978 the undersigned will apply to the Virginia Alcoholic Beverage Control Board for license to sell beer and wine at C & Y MARKET, Route 460, Appomattox, Va.
Said beer and wine to be consumed off Premises.
Dennis Vance

In Memoriam

In memory of my beloved husband, Leonard Moses, who left me January 15, 1966.

Years roll on friends change from day to day.
Never will the one I loved from memory pass away,
Loving and kind in all his ways,
Upright and just 'til the end of his day.
Sincere and true all the time.
He has left this world of sorrow and pain.
Sadly missed by
His Loving Wife, Irvin
1-19-1p

Adding Machine Tape, Cash Register Tape, Masking Tape, Scotch Tape - we have it all at THE TIMES-VIRGINIAN. Call 352-8215.

Legal Notice

Virginia. In The Circuit Court of Appomattox County

Ronald William Davidson
Patricia Maxwell Fields
Davidson Petitioners
In the Matter of Adoption of an Infant
To be Named Troy Lee Davidson
ORDER OF PUBLICATION

The object of this suit is for the adoption of an infant, to-wit, Troy Lee Fields, by the petitioners.
And it appearing by affidavit filed that Warren Fields, the natural father, is not a resident of the State of Virginia, he is hereby required to appear on the 13th day of February, 1978 and do what is necessary to protect his interests.
TESTE:
BARBARA R. WILLIAMS, Clerk
W. M. Abbitt, p.q.
Attorney at Law
Appomattox, Virginia 24522
12-29-4t

VIRGINIA: In The Circuit Court for the County of Appomattox.
Herbert E. Fleshman
Mary A. Fleshman, Complainants
V.
Laura T. Fleshman
676 South Shatte Place, Apt. 106
Los Angeles, California
Maggie Freshman
512 Sollers Point Road
Baltimore, Maryland
All Unknown Heirs of Lucy Alice Fleshman Angel, being parties unknown. Defendants
ORDER OF PUBLICATION
The object of this suit is to effect partition, in one of the modes prescribed by law, of all that certain 2.02 acre parcel of realty located in the Southside Magisterial District of Appomattox County, Virginia, approximately ½ mile from Spout Spring, Virginia, and approximately 4.5 miles West of Appomattox, Virginia, fronting on State Secondary Road 647 and being about 0.5 of a mile Southwest of State Secondary Road 689, and if such is impractical, that the property be sold by the Court and that the proceeds be divided among those entitled thereto.
And an affidavit having been made and filed that the defendants, Laura T. Fleshman and Maggie Fleshman are not residents of the State of Virginia and that there may be persons, whose names are unknown, interested in the subject to be divided or disposed of it is ordered that the defendants do appear on or before March 6, 1978 after due publication hereof, and do what may be necessary to protect their interests in this suit.
A Copy -Teste:
Barbara R. Williams, Clerk
Robert H. Gray, Jr., p.q.
1-12-4t

CARS, TRUCKS

COLD WEATHER SPECIALS
"If You Don't Know Cars, Be Sure & Know Your Dealer!"
IN THE HEART OF LYNCHBURG

1977 Chrysler Cordoba 8drHT, a great buy, 10,000 mi.
1977 Dodge Aspen Cust. Sedan, nicely equipped, 10,000 mi.
1977 Volare Wgn., AC, x-clean, 7,000 mi.
1976 Ford Granada Ghia, all extras except price
1976 Chevy Nova, B, AT, PS, it is clean, 21,000 mi.
1976 Volare Road Runner, sharp, 37,000 mi.
1976 Buick Skylark, 2drHT, a good buy, 38,000 mi.
1976 Volare Wgn., B, AT, AC, PS, luggage rack, good!
1975 Valiant 2drHT, B, AT, PS, AC, 34,000 mi.
1975 Ford Mustang II, a sharp car
1974 Mazda Wgn. Rotary, R, AT, AC, 20,000 mi.
1974 Olds Delta 88 Royale, like new, 21,000 mi.
1974 Buick Century Luxus Wgn., clean, 1 owner
1974 Chevy Nova Sedan, 1 owner, 38,000 mi.
1973 Olds Delta 88, #4476, a special $1899
1973 Dodge Charger 2drHT, #8143 38,000 mi., $2200
1973 Chrysler, 74C Wgn., 1 owner, $1300
1972 Ply. Satellite Wgn., $1000
1971 Toyota Corona Wgn., #9624, a special $2149
1973 Buick LeSabre, #5487 $1699
1973 Pontiac LeMans, 2drHT, #9811, $1899
1971 Chev. Impala Cust., 2drHT, 1 owner, 80,000 mi.
1971 Chrys. Newport Cust., runs good
1971 Ply. Fury #6961, $650
1970 Chev. Impala, clean
1970 Dodge Coronet 440 a great buy, 63,000 mi.
1969 Dodge Coronet 2drHT

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813 Fifth
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Open 'til 6PM
Sat. 'til 3:30PM
Lynchburg, Va.

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See
John L. Rengers
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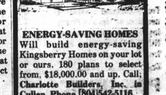
NEED OFFICE SUPPLIES?
THE TIMES-VIRGINIAN
Court St.
Appomattox, Va.

It's The Most!

Currently the most expensive land in the world is that in the City of London. In mid-1973, the price on small prime sites reached $4,875 per square foot and one 6 1/2 acre site is worth about $562,500,000. The 600-foot National Westminster Bank on a 2 acre site is worth over $2 million.



ENERGY-SAVING HOMES
Will build energy-saving Kingsberry Homes on your lot or ours. 180 plans to select from. $18,000.00 and up. Call: **Charlotte Builders, Inc.** in Cullen, Phone [804]542-5116. 4-14-tf

"The South 40" by JAMES A. SMITH EXTENSION AGENT

1977 brought the most devastating heat and drought since the depression days of the 30's. Temperature data has been officially collected here since 1963, but 1977 had the most days with temperatures 90 degrees plus -- there were 48. There was a 21-day period, July 5 to July 25, with only two days under 90 degrees, and these had highs of 86 and 88. Then there was a 10-day period, August 5 to August 14, with a consecutive 90 degree days. Also, from August 29 to September 7, there were 10 days with only one under 90, and it recorded an 89. The highest reading occurred on July 22 with 103 degrees. There were only two months when there wasn't a high of 70 degrees plus, January and December, but December had two days in the 60's.

There were 101 days with lows of 32 or less. Every day in January recorded a 32 or less. The lowest - a minus 4 - was on January 17. Only one day in October recorded a 32. Many gardeners, depending on the location, had tomatoes until mid-November, which is most unusual. There were 189 growing days, which is about what we expect.

Rainfall - that was the big factor, plus the heat that seriously damaged crops and lawns. Total rainfall for the year was 33.04 inches, about 7 inches below normal. This year, 1978, we've already had more rain than in January and February last year.

The critical months for crops is July and August. There was only 3.19 inches of rainfall for the two months; the lowest two-month total for this period since records were first kept in 1937 - a 40-year period. There were three critical periods during the year: 17 days, April 7-April 24 - no rain; 16 days, May 9 - May 25 - no rain; and 22 days, June 30 - July 22 with no rain.

1977 was a disaster for everyone engaged in agriculture. They look forward to a brighter future.

* * *

Some sale events coming up are in this area: Culpeper Senior Bull Sale January 21; Red House Senior Bull Sale January 28; Wilson Landing Production Sale January 28. -

* * *

The December Hog and Pig Report shows Virginia hog numbers remain constant with a year earlier; however, nationally hog numbers are up 5 percent.

* * *

Several state-wide meetings that are of interest - - hopefully you will attend the one of your choice:

Beef Feeder Short Course - Holiday Inn, Culpeper, Tuesday, Feb. 28 and Sheraton Inn, Harrisonburg, Wed., March 1,

Holstein Breed Improvement Seminar - Donaldson Brown, VPI & SU, Feb. 21-22.

Virginia Beef Cattle Association - Homestead, Hot Springs, Va., Friday and Saturday, Feb. 3-4.

Energy - The Issues, the Impacts - Ramada Inn, Charlottesville, Feb. 21-22.

Estate Planning Conference - Donaldson Brown, VPI&SU, Feb. 28 - March 2.

1978 Managed Milking College - Donaldson Brown, VPI & SU, Feb. 13 - Feb. 15.

* * *

I note that John Wilson will be consigning two Boars to Courtland Boar Sale January 18. Also, John has been nominated for a Director of the Yorkshire Swine Association. Congratulations!

*

Following is the schedule of four labor rates. These rates are now the same for farm and industry.

1978 - $2.65 per hour
1979 - $2.90 per hour
1980 - $3.10 per hour
1981 - $3.35 per hour

PRECIPITATION:

Last Week	.56
This Month	3.04
This Year	3.04

WHAT CAUSES AMERICA'S NUMBER ONE KILLER?

What do you do with a disease that kills nearly one million persons a year? If you are one of the 29 million persons who suffer some form of heart and blood vessel disease, and care what happens to you, you follow your doctor's advice and try to live a normal life. . .

*If you are a doctor, you treat your patients to the best of your ability. And, if you are a scientist, you carefully and patiently search for a clue that may lead to the ultimate answer to a taunting question -- What causes heart and blood vessel disease?

Since 1949, the American Heart Association has spent over a quarter of a billion dollars supporting researchers whose life's work involves finding answers to questions about heart disease.

Heart Association-funded research has led to many important discoveries including:

- Improvements in controlling high blood pressure;
- Development of improved artificial heart valves;
- Creation of artificial pacemakers, implanted electronic devices now being used by about 90,000 Americans to correct heart rhythm disturbances;
- Advances in surgery to repair congenital and acquired heart defects;
- Early detection of blood vessel disease through improved blood flow measurement in the heart and brain;
- Development of myocardial scintigram, an imaging technique that can tell when chest pain means heart attack;
- New three-dimensional computerized x-rays to learn more about the human heart.

As more and more is discovered about heart disease, doctors are moving from treating it to preventing it. Researchers are evaluating many factors, including diet and genetics, to find out what causes atherosclerosis (hardening of the arteries), high blood pressure and heart attack.

This year the American Heart Association will invest approximately $20 million to support more than 1400 scientists searching for breakthroughs in heart and blood vessel disease. Yet, once again many qualified applicants will be rejected for lack of funds.

The American Heart Association is searching for answers. Its goal is to eliminate suffering and premature death from heart and blood vessel diseases. This goal is made possible *only* by personal contributions from the public. Give generously.

DIAL
GOOD NEWS
352-7900
LIBERTY BAPTIST CHURCH

SEE OUR COMPLETE LINE OF ART SUPPLIES OFFICE SUPPLIES RUBBER STAMPS & PADS.

THE TIMES-VIRGINIAN COURT STREET APPOMATTOX, VA.

MANAGING YOUR MONEY

Womep Now Have Full Rights To Credit

Whether you are married, single, separated, divorced, or widowed, the Consumer Credit Institute, representing over 800 consumer finance companies nationwide, suggests that you be aware of the new credit laws that can help women.

The Equal Credit Opportunity Act, which became effective October, 1975, prohibits lenders from discriminating against applicants on the basis of sex and marital status. Although all women can profit from the benefits of the ECOA and its subsequent provisions, married women will notice the most substantial changes.

As of June 1, 1977, all married couples may apply for joint credit accounts and have their credit history reported in their individual names. If you already have a joint account which is shown only in your husband's name, you should request that the account be listed in your name as well. You and your husband must both be responsible for maintaining the account and will both benefit from good credit histories. However, if payments are not met, the information will be reflected as part of your credit history as well as your husband's.

Homemakers without a continuous source of income can develop individual credit standing through a joint account and will be better able to obtain credit on their own if the husband becomes ill or the family is faced with an emergency.

If you are married, you should be aware that lenders cannot ask you about child bearing plans or methods of birth control and must include your income in determining a mortgage.

If you are a young women just entering the job market, you would normally have a minimal credit and employment history. You should not let that deter you from applying for credit. Under the new legislation, the right to the same credit terms as a man with a similar financial history is assured.

If you are separated or divorced, your child support and alimony received regularly can be considered income at your option. In addition, the new regulations governing joint accounts can help you because you will have your own established credit history when your husband is gone.

If you have applied for credit and your application has been denied, the creditor will send you an explanation. Then, if the decision was based on misinformation, you may contact your credit bureau so that you can correct your credit file.

You can prevent discrimination against women and their credit if you familiarize yourself with the new credit laws and take advantage of them. Start building your credit history now; it can be very important to your future.

A helpful planning guide on sound money and credit management entitled "The Consumer's Almanac" is available by sending $1.00 to the Consumer Credit Institute, 1000 Sixteenth Street, N.W. Suite 601 Washington, D.C. 20036

CLASSIFIED ADS GET RESULTS

Press Back, Cane Bottom OAK CHAIRS
Clawfoot Round Oak Table, Washstand, Curved China Press, Bowl & Pitcher, Blanket Chest
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Phone (804) 384-3649 Lynchburg, Va.
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SATURDAY & SUNDAY ALL DAY

AUCTION
VALUABLE REAL ESTATE
SATURDAY, FEBRUARY 11, 1978
11:00 A.M.
PROPERTY OF LOWELL THOMAS, JR.
Route 3 - Lynchburg, Va.
12 Miles West of Appomattox on Rt. 460

Parcel No. 1 - Brick House w/Full Basement, 3 Bedrooms, Full Bath, Kitchen, Living Room and Family Room with Electric Heat, in Thomas Terrace Subdivision. Also 27½ Acres [more or less] Consisting of Building Lot in Subdivison and Adjoining Land in Campbell County.

Parcel No. 2 - 83 Acres [more or less] Open Farm Land Fenced with Cross Fences on North Side of Parcel No. 1.

Viewing of Property
Jan. 28 & 29 - By Appointment Only
Feb. 4 & 5 - 1 - 5 p.m.
For Information or Appointment Phone 969-4553
SALE CONDUCTED BY

FRANCISCO AUCTION COMPANY
Route 3, Dillwyn, Virginia 23936
Phone 969-4553

Falling River Realty Co., Inc.
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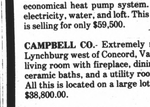

"In the Heart of Historic Virginia"
DAN W. HERNCALL — BROKER

NEW LISTING - Immaculate three bedroom rancher on large corner lot, in a nice neighborhood convenient to town and new high school. This home features a large living room with fireplace, roomy kitchen and dining area, two baths, a 12 x 25' paneled family room in the basement level with flue for wood stove, recessed lighting and built-in bookcases. All, over 1,800 sq. ft. of finished living area plus a carport and separate storage building make this home a real buy at only $38,500.00.

APPOMATTOX - "Redfields" - A large pre-Civil War home and estate steeped with the history and tradition of the South. This home was used as Sheridan's Headquarters and as a Yankee hospital at the close of the War. This three-story home of over 4,000 sq. ft. has been tastefully restored and modernized by the present owners. The home features 11 massive rooms, with 5 bedrooms, and 2½ baths, plus a basement. The floors are wide pine and oak and there are three working fireplaces. The old servant's quarters - adjacent to the house - could be used as an office or a studio. This historic home is situated on 200 acres of land only one mile from the Village of Appomattox. There is extensive road frontage, 36 acres of open land, and two small lakes. This rare property is selling for only $195,000.00.

APPOMATTOX CO. - Magnificent brick and frame two story home only 2 years old on a nice 3 acre tract of land. This home has over 1900 sq. ft. of living area — features a large foyer, living room, dining room, large family room with Heat-O-Lator fireplace, huge kitchen, three large bedrooms, and 2½ baths. There is a full basement, an oversized attached garage, and an economical heat pump system. Outside, the land is fenced and there is a new stable with electricity, water, and loft. This fine country home is located in a good rural neighborhood and is selling for only $59,500.

CAMPBELL CO. - Extremely nice 4 bedroom home located within 5 miles of the City of Lynchburg west of Concord, Va. Home contains over 1800 sq. ft. of living area, featuring huge living room with fireplace, dining room, large country kitchen, four large bedrooms, two full ceramic baths, and a utility room. There is also a full basement with a garage and workshop. All this is located on a large lot with lots of trees and a garden area. A real bargain for only $38,800.00.

APPOMATTOX CO. - An exceptional home for a family looking for relaxed country living. This one year old Spanish style rancher features a huge living room with fireplace, a large country kitchen, three bedrooms and two full baths. There is a laundry room on the main floor for convenience. Two-car garage and a full basement with workshop area. A beautiful porch and a large rear patio overlook the surrounding 10.14 acres of trees. This country home is priced at only $79,500.00.

APPOMATTOX COUNTY - Nice 3 bedroom frame home located on paved road only 7 miles from Appomattox. Home features large living room with fireplace and built-in 21 inch color TV. Formal dining room with 19,000 BTU air conditioner that cools entire home. Modern kitchen with built-in range. Full bath and utility room. Nice yard and utility building. Priced at only $26,500.00.

APPOMATTOX CO. - Beautiful three bedroom brick rancher situated on a heavily wooded one acre lot in an excellent residential development. This home features a flagstone foyer, large living room w/planter, huge kitchen-dining combination and two full ceramic baths. Large 20 x 30 family room with brick fireplace, a basement with loads of storage area, and a carport. Plenty of large closets and many other fine features including all appliances. Immediate possession can be arranged. This fine home is priced at only $47,500.00 and has an assumable loan.

APPOMATTOX - Massive two-story home built around the turn of the century located in an excellent section of town. This home features a 10 x 20 entrance hall, huge living room and dining room, both with fireplaces, large modern kitchen, den, utility room, 3 huge bedrooms and 2 full baths. Also there is a full length front porch and a small rear porch. Over 2,800 sq. ft. of living area plus a good storage building and workshop. Large, landscaped lot with large shade trees and a garden area. New heating system and a fresh paint job make this an attractive buy at only $43,000.00.

DAN HERNCALL
HOME: 352-2164
EVALENE MAXWELL
HOME: 248-6714

These are only a few of the more than 150 quality properties we have for sale in a twelve county area. We have many fine residential properties and farms from 5 to 1,000 acres plus many commercial and investment properties. Free brochures are available on all of our listings. If you have property to sell or are looking to buy property, your best bet is to see us first. - Appomattox' first and largest realtor.

JIM NOLEN
HOME: 352-7225
BILL MACINTOSH
HOME: 352-2258

REALTOR
p.o. box 938 triangle plaza (804) 352-7195

"The South 40" by JAMES A. SMITH EXTENSION AGENT

WHAT CAUSES AMERICA'S NUMBER ONE KILLER?

What do you do with a disease that kills nearly one million persons a year? If you are one of the 29 million persons who suffer some form of heart and blood vessel disease, and care what happens to you, you follow your doctor's advice and try to live a normal life. . .

*If you are a doctor, you treat your patients to the best of your ability. And, if you are a scientist, you carefully and patiently search for a clue that may lead to the ultimate answer to a taunting question – What causes heart and blood vessel disease?

Since 1949, the American Heart Association has spent over a quarter of a billion dollars supporting researchers whose life's work involves finding answers to questions about heart disease.

Heart Association-funded research has led to many important discoveries including:

- Improvements in controlling high blood pressure;
- Development of improved artificial heart valves;
- Creation of artificial pacemakers, implanted electronic devices now being used by about 90,000 Americans to correct heart rhythm disturbances;
- Advances in surgery to repair congenital and acquired heart defects;
- Early detection of blood vessel disease through improved blood flow measurement in the heart and brain;
- Development of myocardial scintigram, an imaging technique that can tell when chest pain means heart attack;
- New three-dimensional computerized x-rays to learn more about the human heart.

As more and more is discovered about heart disease, doctors are moving from treating it to preventing it. Researchers are evaluating many factors, including diet and genetics, to find out what causes atherosclerosis (hardening of the arteries), high blood pressure and heart attack.